

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James Peter Antonucci
Reth Antonucci
Debtors

Case No. 18-05320-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 05, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ James Peter Antonucci, Reth Antonucci, 5 Lorraine Avenue, Myerstown, PA 17067-1766
5162652	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5168450	FreedomRoad Financial c/o Wayfinder BK, LLC, PO Box 64090, Tucson, AZ 85728-4090
5143266	+ LEBANON IMAGING ASSOC PC, 2 MERIDIAN BLVD 3RD FLOOR, Wyomissing, PA 19610-3202
5143269	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court., Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606
5143270	WELLSPAN HEALTH, PO BOX 742688, CINCINNATI, OH 45274-2688

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5143260	+ Email/Text: Bankruptcy@BAMcollections.com	Jan 05 2024 18:48:00	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5143261	+ Email/Text: bankruptcycollections@citadelbanking.com	Jan 05 2024 18:48:00	Citadel Fcu, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
5166121	+ EDI: CITICORP	Jan 05 2024 23:42:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5143262	+ EDI: CITICORP	Jan 05 2024 23:42:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5143263	+ EDI: CITICORP	Jan 05 2024 23:42:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
5143264	+ Email/Text: sthomas@frf1.com	Jan 05 2024 18:48:00	Freedom Road Financial, Attn: Bankruptcy Dept., 10509 Prof Circle, Suite 202, Reno, NV 89521-4884
5143265	+ Email/Text: PBNCNotifications@peritusservices.com	Jan 05 2024 18:48:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5164951	Email/PDF: resurgentbknofications@resurgent.com	Jan 05 2024 18:56:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5143267	+ Email/Text: bankruptcynotices@psecu.com	Jan 05 2024 18:48:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5158964	+ Email/Text: bankruptcynotices@psecu.com	Jan 05 2024 18:48:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5143268	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 05 2024 18:48:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
5152834	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 05 2024 18:48:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

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5162098 EDI: WFFC2

Jan 05 2024 23:42:00

Wells Fargo Bank, N.A., Wells Fargo Card
Services, PO Box 10438, MAC F8235-02F, Des
Moines, IA 50306-0438

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	FreedomRoad Financial c/o Wayfinder BK, LLC, PO Box 64090, Tucson, AZ 85728-4090

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Leonard Zagurskie, Jr	on behalf of Debtor 2 Reth Antonucci lzaglaw.usa@startmail.com lzaglaw.usa@startmail.com
Leonard Zagurskie, Jr	on behalf of Debtor 1 James Peter Antonucci lzaglaw.usa@startmail.com lzaglaw.usa@startmail.com
Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

James Peter Antonucci

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4501

EIN --

Debtor 2

Reth Antonucci

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4390

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-05320-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Peter Antonucci

Reth Antonucci

By the
court:1/5/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.